HOUSE No. 1565

By Mr. Broadhurst of Methuen, petition of Arthur J. Broadhurst and Anne M. Gobi for legislation to require homeowners insurance to cover domestic animals. Financial Services.

The Commonwealth of Massachusetts

In the Year Two Thousand and Five.

AN ACT REQUIRING HOMEOWNERS INSURANCE TO COVER DOMESTIC ANIMALS.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

- 1 Chapter 175 of the General Laws, as appearing in the 2002
- 2 Official Edition, is hereby amended by inserting after section 4C
- 3 the following section:—
- 4 Section 4D. An insurer licensed to write and engaged in the
- 5 writing of homeowners insurance in the commonwealth shall offer
- 6 as an option to the policyholder insurance coverage for liability
- 7 pertaining to the policyholder's ownership of a domestic animal.
- 8 No type of domestic animal shall be excluded by said insurer from
- 9 coverage under such policy.